

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Jacoby Brooks, Sr.  
Merryann C Brooks  
Debtor(s)

Case No. 14-43424

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2014.
- 2) The plan was confirmed on 05/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/10/2015.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,865.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,276.00
Less amount refunded to debtor	\$757.00

**NET RECEIPTS:** **\$9,519.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$371.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,371.23**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Unsecured	1,400.00	407.00	407.00	0.00	0.00
ALL CREDIT LENDERS	Unsecured	NA	671.00	671.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	18,327.47	18,327.47	18,327.47	1,570.09	131.89
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,274.00	1,127.44	1,127.44	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	400.00	549.26	549.26	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	10,228.00	10,227.38	10,227.38	1,341.43	87.77
HIGHER EDUCATION STUDENT ASSI	Unsecured	4,000.00	6,034.93	6,034.93	0.00	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	600.00	424.79	424.79	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	6,958.98	6,958.98	6,958.98	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	1,532.68	1,532.68	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,100.00	542.16	542.16	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	0.00	0.00	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	12,536.09	12,536.09	12,536.09	2,016.59	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	800.00	861.20	861.20	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	13,647.00	14,157.90	14,157.90	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,972.00	1,179.32	1,179.32	0.00	0.00
PAYDAY LOAN STORE	Unsecured	400.00	833.00	833.00	0.00	0.00
PAYDAY LOAN STORE	Unsecured	NA	0.00	0.00	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	800.00	2,108.68	2,108.68	0.00	0.00
GEMB/SAMS CLUB	Unsecured	787.00	NA	NA	0.00	0.00
HSBC	Unsecured	986.00	NA	NA	0.00	0.00
MNET FINANCIAL	Unsecured	532.00	NA	NA	0.00	0.00
SAMS CLUB/MBGA	Unsecured	787.00	NA	NA	0.00	0.00
TATE & KIRLIN ASSOC	Unsecured	400.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WASHINGTON MUTUAL	Unsecured	2,917.00	NA	NA	0.00	0.00
DIRECT BUY	Unsecured	3,000.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	400.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	3,811.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,100.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	2,300.00	NA	NA	0.00	0.00
SILVERLEAF RESORT INC	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	290.00	620.17	620.17	0.00	0.00
TITLE MAX OF ILLINOIS	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON	Unsecured	0.00	295.74	295.74	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,536.09	\$2,016.59	\$0.00
Debt Secured by Vehicle	\$28,554.85	\$2,911.52	\$219.66
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$41,090.94</b>	<b>\$4,928.11</b>	<b>\$219.66</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,958.98	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,958.98</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,345.27</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,371.23</u>	
Disbursements to Creditors	<u>\$5,147.77</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$9,519.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/10/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.